

Appendix A  
CONSUMER HOUSEHOLD RISK IDENTIFICATION

<b>Risk profile</b>	<b>Average unemployment rate</b>	<b>Exemplary occupations</b>	<b>Percentage total workers</b>	<b>Total workers</b>
High	9.6%	Cleaners, laborers, construction, service industry	32.7%	29 Million
Medium	5.1%	Transportation, sales, clerical administrative	36.8%	33 Million
Low	2.7%	Repair, executives, professionals	30.5%	27 Million

2020-05-24 10:40:00

Appendix B  
EXEMPLARY RISK RATING CALCULATIONS

Occupation	Household unemployment risk	Household risk intolerance	Risk score
Retail sales clerk	High	High	Very strong
Bank teller	High	Moderate	Strong
White collar manager	Low	Moderate	Moderate
Lawyer	Low	Low	Low

2020-04-01 10:00

# Appendix C, Consumer One

month	monthly fee	IRA benefit	savings contrib's	savings balance	month	monthly fee	IRA benefit	savings contrib's	savings balance
1	30	0	150	280.58	1	0	0	180	374.75
2	30	0	150	278.13	2	0	0	180	370.85
3	30	0	150	275.72	3	0	0	180	367.19
4	30	0	150	273.34	4	0	0	180	363.47
5	30	0	150	270.97	5	0	0	180	359.79
6	30	0	150	268.62	6	0	0	180	356.15
7	30	0	150	266.30	7	0	0	180	352.54
8	30	0	150	263.99	8	0	0	180	348.98
9	30	0	150	261.71	9	0	0	180	345.43
10	30	0	150	259.44	10	0	0	180	341.83
11	30	0	150	257.19	11	0	0	180	338.46
12	30	0	150	254.97	12	0	0	180	335.03
13	30	0	150	252.78	13	0	0	180	331.64
14	30	0	150	250.57	14	0	0	180	328.28
15	30	0	150	248.40	15	0	0	180	324.95
16	30	0	150	246.25	16	0	0	180	321.66
17	30	0	150	244.12	17	0	0	180	318.40
18	30	0	150	242.00	18	0	0	180	315.17
19	30	0	150	239.91	19	0	0	180	311.96
20	30	0	150	237.83	20	0	0	180	308.82
21	30	0	150	235.77	21	0	0	180	305.69
22	30	0	150	233.73	22	0	0	180	302.59
23	30	0	150	231.71	23	0	0	180	299.52
24	30	0	150	229.70	24	0	0	180	296.49
25	30	0	150	227.71	25	0	0	180	293.49
26	30	0	150	225.74	26	0	0	180	290.51
27	30	0	150	223.78	27	0	0	180	287.57
28	30	0	150	221.85	28	0	0	180	284.65
29	30	0	150	219.93	29	0	0	180	281.77
30	30	0	150	218.02	30	0	0	180	278.91
31	30	0	150	216.13	31	0	0	180	276.09
32	30	0	150	214.28	32	0	0	180	273.29
33	30	0	150	212.41	33	0	0	180	270.52
34	30	0	150	210.57	34	0	0	180	267.78
35	30	0	150	208.74	35	0	0	180	265.07
36	30	0	150	206.94	36	0	0	180	262.38
37	30	0	150	205.14	37	0	0	180	259.72
38	30	0	150	203.37	38	0	0	180	257.09
39	30	0	150	201.61	39	0	0	180	254.48
40	30	0	150	199.86	40	0	0	180	251.91
41	30	0	150	198.13	41	0	0	180	249.35
42	30	0	150	196.42	42	0	0	180	246.83
43	30	0	150	194.71	43	0	0	180	244.33
44	30	0	150	193.03	44	0	0	180	241.85
45	30	0	150	191.36	45	0	0	180	239.40
46	30	0	150	189.70	46	0	0	180	236.97
47	30	0	150	188.08	47	0	0	180	234.57
48	30	0	150	186.43	48	0	0	180	232.18
49	30	0	150	184.82	49	0	0	180	229.84
50	30	0	150	183.21	50	0	0	180	227.51
51	30	0	150	181.63	51	0	0	180	225.21
52	30	0	150	180.06	52	0	0	180	222.93
53	30	0	150	178.50	53	0	0	180	220.67
54	30	0	150	176.95	54	0	0	180	218.43
55	30	0	150	175.42	55	0	0	180	216.22
56	30	0	150	173.90	56	0	0	180	214.03
57	30	0	150	172.39	57	0	0	180	211.86
58	30	0	150	170.90	58	0	0	180	209.71
59	30	0	150	169.42	59	0	0	180	207.69
60	30	0	150	167.95	60	0	0	180	205.48
61	30	0	150	166.50	61	0	0	180	203.40
62	30	0	150	165.06	62	0	0	180	201.34
63	30	0	150	163.63	63	0	0	180	199.30
64	30	0	150	162.21	64	0	0	180	197.28
65	30	0	150	160.81	65	0	0	180	195.28
66	30	0	150	159.42	66	0	0	180	193.30
67	30	0	150	158.03	67	0	0	180	191.34
68	30	0	150	156.67	68	0	0	180	189.40
69	30	0	150	155.31	69	0	0	180	187.48
70	30	0	150	153.96	70	0	0	180	185.58
71	30	0	150	152.63	71	0	0	180	183.70
72	30	0	150	151.31	72	0	0	180	181.84
<b>totals</b>	<b>2,160</b>	<b>-</b>	<b>10,800</b>	<b>15,078</b>	<b>totals</b>	<b>-</b>	<b>-</b>	<b>12,960</b>	<b>19,219</b>

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# Appendix C, Consumer Two

month	monthly fee	R/R benefit	savings contrib's	savings balance
1	30	0	150	280.56
2	30	0	150	278.13
3	30	0	150	275.72
4	30	0	150	273.34
5	30	0	150	270.97
6	30	0	150	268.62
7	0	750	150	266.30
8	0	750	150	263.99
9	0	750	150	261.71
10	0	750	150	259.44
11	0	750	150	257.19
12	0	750	150	254.97
13	30	0	150	252.78
14	30	0	150	250.57
15	30	0	150	248.40
16	30	0	150	246.25
17	30	0	150	244.12
18	30	0	150	242.00
19	30	0	150	239.91
20	30	0	150	237.83
21	30	0	150	235.77
22	30	0	150	233.73
23	30	0	150	231.71
24	30	0	150	229.70
25	30	0	150	227.71
26	30	0	150	225.74
27	30	0	150	223.78
28	30	0	150	221.85
29	30	0	150	219.93
30	30	0	150	218.02
31	30	0	150	216.13
32	30	0	150	214.26
33	30	0	150	212.41
34	30	0	150	210.57
35	30	0	150	208.74
36	30	0	150	206.94
37	30	0	150	205.14
38	30	0	150	203.37
39	30	0	150	201.61
40	30	0	150	199.86
41	30	0	150	198.13
42	30	0	150	196.42
43	0	750	150	194.71
44	0	750	150	193.03
45	0	750	150	191.36
46	0	750	150	189.70
47	0	750	150	188.06
48	0	750	150	186.43
49	30	0	150	184.82
50	30	0	150	183.21
51	30	0	150	181.63
52	30	0	150	180.06
53	30	0	150	178.50
54	30	0	150	176.95
55	30	0	150	175.42
56	30	0	150	173.90
57	30	0	150	172.39
58	30	0	150	170.90
59	30	0	150	169.42
60	30	0	150	167.95
61	30	0	150	166.50
62	30	0	150	165.06
63	30	0	150	163.63
64	30	0	150	162.21
65	30	0	150	160.81
66	30	0	150	159.42
67	30	0	150	158.03
68	30	0	150	156.67
69	30	0	150	155.31
70	30	0	150	153.96
71	30	0	150	152.63
72	30	0	150	151.31
<b>totals</b>	<b>1,800</b>	<b>9,000</b>	<b>10,800</b>	<b>15,078</b>

month	monthly fee	R/R benefit	savings contrib's	savings balance
1	0	0	180	241.22
2	0	0	180	240.24
3	0	0	180	239.26
4	0	0	180	238.29
5	0	0	180	237.33
6	0	0	180	236.36
7	0	0	150	196.17
8	0	0	150	195.37
9	0	0	150	194.58
10	0	0	150	193.79
11	0	0	150	193.01
12	0	0	150	192.22
13	0	0	180	229.73
14	0	0	180	228.80
15	0	0	180	227.87
16	0	0	180	226.95
17	0	0	180	226.02
18	0	0	180	225.11
19	0	0	180	224.19
20	0	0	180	223.28
21	0	0	180	222.36
22	0	0	180	221.48
23	0	0	180	220.58
24	0	0	180	219.68
25	0	0	180	218.79
26	0	0	180	217.90
27	0	0	180	217.02
28	0	0	180	216.14
29	0	0	180	215.25
30	0	0	180	214.37
31	0	0	180	213.52
32	0	0	180	212.65
33	0	0	180	211.79
34	0	0	180	210.93
35	0	0	180	210.07
36	0	0	180	209.22
37	0	0	180	208.37
38	0	0	180	207.53
39	0	0	180	206.68
40	0	0	180	205.85
41	0	0	180	205.01
42	0	0	180	204.18
43	0	0	150	169.46
44	0	0	150	168.77
45	0	0	150	168.09
46	0	0	150	167.40
47	0	0	150	166.73
48	0	0	150	166.05
49	0	0	180	198.45
50	0	0	180	197.64
51	0	0	180	196.84
52	0	0	180	196.04
53	0	0	180	195.25
54	0	0	180	194.46
55	0	0	180	193.67
56	0	0	180	192.88
57	0	0	180	192.10
58	0	0	180	191.32
59	0	0	180	190.54
60	0	0	180	189.77
61	0	0	180	189.00
62	0	0	180	188.23
63	0	0	180	187.47
64	0	0	180	186.71
65	0	0	180	185.95
66	0	0	180	185.20
67	0	0	180	184.45
68	0	0	180	183.70
69	0	0	180	182.95
70	0	0	180	182.21
71	0	0	180	181.47
72	0	0	180	180.73
<b>totals</b>			<b>12,600</b>	<b>14,853</b>

# Appendix C, Consumer Three

month	monthly fee	IUI benefit	savings contrib's 10,000	savings balance 5,314.41
1	30	0	0	-
2	30	0	0	-
3	30	0	0	-
4	30	0	0	-
5	30	0	0	-
6	30	0	0	-
7	0	750	0	-
8	0	750	0	-
9	0	750	0	-
10	0	750	0	-
11	0	750	0	-
12	0	750	0	-
13	30	0	0	-
14	30	0	0	-
15	30	0	0	-
16	30	0	0	-
17	30	0	0	-
18	30	0	0	-
19	30	0	0	-
20	30	0	0	-
21	30	0	0	-
22	30	0	0	-
23	30	0	0	-
24	30	0	0	-
25	30	0	0	-
26	30	0	0	-
27	30	0	0	-
28	30	0	0	-
29	30	0	0	-
30	30	0	0	-
31	30	0	0	-
32	30	0	0	-
33	30	0	0	-
34	30	0	0	-
35	30	0	0	-
36	30	0	0	-
37	30	0	0	-
38	30	0	0	-
39	30	0	0	-
40	30	0	0	-
41	30	0	0	-
42	30	0	0	-
43	0	750	0	-
44	0	750	0	-
45	0	750	0	-
46	0	750	0	-
47	0	750	0	-
48	0	750	0	-
49	30	0	0	-
50	30	0	0	-
51	30	0	0	-
52	30	0	0	-
53	30	0	0	-
54	30	0	0	-
55	30	0	0	-
56	30	0	0	-
57	30	0	0	-
58	30	0	0	-
59	30	0	0	-
60	30	0	0	-
61	30	0	0	-
62	30	0	0	-
63	30	0	0	-
64	30	0	0	-
65	30	0	0	-
66	30	0	0	-
67	30	0	0	-
68	30	0	0	-
69	30	0	0	-
70	30	0	0	-
71	30	0	0	-
72	30	0	0	-
totals	1,800	9,000	10,000	10,000

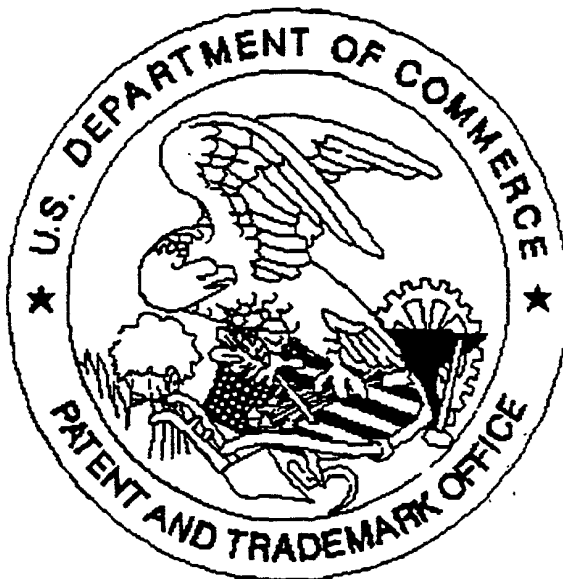
month	monthly fee	IUI benefit	savings contrib's 10,030	savings balance
1	0	0	0	6,081.74
2	0	0	30	18.32
3	0	0	30	18.45
4	0	0	30	18.57
5	0	0	30	18.70
6	0	0	30	18.83
7	0	0	0	-
8	0	0	0	-
9	0	0	0	-
10	0	0	0	-
11	0	0	0	-
12	0	0	0	-
13	0	0	30	19.77
14	0	0	30	18.91
15	0	0	30	20.05
16	0	0	30	20.19
17	0	0	30	20.33
18	0	0	30	20.47
19	0	0	30	20.61
20	0	0	30	20.76
21	0	0	30	20.90
22	0	0	30	21.05
23	0	0	30	21.20
24	0	0	30	21.34
25	0	0	30	21.49
26	0	0	30	21.64
27	0	0	30	21.79
28	0	0	30	21.94
29	0	0	30	22.10
30	0	0	30	22.25
31	0	0	30	22.41
32	0	0	30	22.56
33	0	0	30	22.72
34	0	0	30	22.88
35	0	0	30	23.04
36	0	0	30	23.20
37	0	0	30	23.36
38	0	0	30	23.52
39	0	0	30	23.69
40	0	0	30	23.85
41	0	0	30	24.02
42	0	0	30	24.19
43	0	0	0	-
44	0	0	0	-
45	0	0	0	-
46	0	0	0	-
47	0	0	0	-
48	0	0	0	-
49	0	0	30	25.38
50	0	0	30	25.57
51	0	0	30	25.75
52	0	0	30	25.93
53	0	0	30	26.11
54	0	0	30	26.29
55	0	0	30	26.47
56	0	0	30	26.66
57	0	0	30	26.84
58	0	0	30	27.03
59	0	0	30	27.22
60	0	0	30	27.41
61	0	0	30	27.60
62	0	0	30	27.79
63	0	0	30	27.99
64	0	0	30	28.18
65	0	0	30	28.38
66	0	0	30	28.58
67	0	0	30	28.77
68	0	0	30	28.96
69	0	0	30	29.16
70	0	0	30	29.36
71	0	0	30	29.56
72	0	0	30	29.79
totals	-	-	11,800	7,493

# Appendix C, Consumer Four

month	monthly fee	UI benefit	savings contrib's 10,000	savings balance
1	30	0	0	5,314.41
2	30	0	0	-
3	30	0	0	-
4	30	0	0	-
5	30	0	0	-
6	30	0	0	-
7	0	750	0	-
8	0	750	0	-
9	0	750	0	-
10	0	750	0	-
11	0	750	0	-
12	0	750	0	-
13	30	0	0	-
14	30	0	0	-
15	30	0	0	-
16	30	0	0	-
17	30	0	0	-
18	30	0	0	-
19	30	0	0	-
20	30	0	0	-
21	30	0	0	-
22	30	0	0	-
23	30	0	0	-
24	30	0	0	-
25	30	0	0	-
26	30	0	0	-
27	30	0	0	-
28	30	0	0	-
29	30	0	0	-
30	30	0	0	-
31	30	0	0	-
32	30	0	0	-
33	30	0	0	-
34	30	0	0	-
35	30	0	0	-
36	30	0	0	-
37	30	0	0	-
38	30	0	0	-
39	30	0	0	-
40	30	0	0	-
41	30	0	0	-
42	30	0	0	-
43	0	750	0	-
44	0	750	0	-
45	0	750	0	-
46	0	750	0	-
47	0	750	0	-
48	0	750	0	-
49	30	0	0	-
50	30	0	0	-
51	30	0	0	-
52	30	0	0	-
53	30	0	0	-
54	30	0	0	-
55	30	0	0	-
56	30	0	0	-
57	30	0	0	-
58	30	0	0	-
59	30	0	0	-
60	30	0	0	-
61	30	0	0	-
62	30	0	0	-
63	30	0	0	-
64	30	0	0	-
65	30	0	0	-
66	30	0	0	-
67	30	0	0	-
68	30	0	0	-
69	30	0	0	-
70	30	0	0	-
71	30	0	0	-
72	30	0	0	-
totals	1,800	9,000	10,000	10,000

month	monthly fee	UI benefit	savings contrib's 10,030	savings balance
1	0	0	0	13,441.16
2	0	0	30	40.04
3	0	0	30	39.88
4	0	0	30	39.72
5	0	0	30	39.56
6	0	0	30	39.39
7	0	0	0	-
8	0	0	0	-
9	0	0	0	-
10	0	0	0	-
11	0	0	0	-
12	0	0	0	-
13	0	0	30	38.29
14	0	0	30	38.13
15	0	0	30	37.98
16	0	0	30	37.82
17	0	0	30	37.67
18	0	0	30	37.62
19	0	0	30	37.37
20	0	0	30	37.21
21	0	0	30	37.06
22	0	0	30	36.81
23	0	0	30	36.76
24	0	0	30	36.61
25	0	0	30	36.47
26	0	0	30	36.32
27	0	0	30	36.17
28	0	0	30	36.02
29	0	0	30	35.88
30	0	0	30	35.73
31	0	0	30	35.59
32	0	0	30	35.44
33	0	0	30	35.30
34	0	0	30	35.15
35	0	0	30	35.01
36	0	0	30	34.87
37	0	0	30	34.73
38	0	0	30	34.59
39	0	0	30	34.45
40	0	0	30	34.31
41	0	0	30	34.17
42	0	0	30	34.03
43	0	0	0	-
44	0	0	0	-
45	0	0	0	-
46	0	0	0	-
47	0	0	0	-
48	0	0	0	-
49	0	0	30	33.08
50	0	0	30	32.94
51	0	0	30	32.81
52	0	0	30	32.67
53	0	0	30	32.54
54	0	0	30	32.41
55	0	0	30	32.28
56	0	0	30	32.15
57	0	0	30	32.02
58	0	0	30	31.89
59	0	0	30	31.76
60	0	0	30	31.63
61	0	0	30	31.50
62	0	0	30	31.37
63	0	0	30	31.24
64	0	0	30	31.12
65	0	0	30	30.99
66	0	0	30	30.87
67	0	0	30	30.74
68	0	0	30	30.62
69	0	0	30	30.48
70	0	0	30	30.37
71	0	0	30	30.24
72	0	0	30	30.12
totals	-	-	11,800	15,461

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*The Appendix is pages 31-36 of the specification*